

**U.S. Small Business Administration  
North Florida District Office**

7825 Baymeadows Way; Suite 100B  
Jacksonville, FL 32256  
(904) 443-1900  
(904) 443-1980  
<http://www.sba.gov/fl/north/>  
[lola.kress@sba.gov](mailto:lola.kress@sba.gov)

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**For More Information**

SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.

**SBA Answer Desk:**  
1-800 U ASK SBA

Fax: 202-205-7064

E-mail: [answerdesk@sba.gov](mailto:answerdesk@sba.gov)

TDD: 704-344-6640

Your rights to regulatory fairness:  
1-800-REG-FAIR

SBA Home Page: [www.sba.gov](http://www.sba.gov)

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

## SAVE THE DATE



**The SBA's Economic Growth Tour is coming here to  
Jacksonville on January 26, 2004**

**Get prepared for a Huge celebration with the SBA!!!**



**Be sure to visit the new  
National Entrepreneur  
Center in Orlando's website:  
<http://www.floridanec.org>**

# *Message from District Director . . .*

## **Wilfredo J. Gonzalez**



**The Disney/SBA National Entrepreneur Center** is a one-stop resource center where owners of startup and existing businesses can access the latest technologies and the full range of coordinated services they need to be successful. The center, known as the NEC, was established through the support of four key sponsors: The US Small Business Administration, Orange County Government, the University of Central Florida, and Walt Disney World Company. Many other organizations have also contributed financial and in-kind support.

The main focus of the NEC is getting the right knowledge, tools, and resources into the hands of Florida entrepreneurs. The NEC offers business owners counseling and training in a variety of business topics including writing a business plan, accounting and taxes, strategic marketing, and obtaining a patent. The NEC also offers access to small business lenders and related financial services, as well as online and other research tools and resources via its high-tech Business Information Center. The BIC is a stand-alone, self-service lab that offers access to computers, high-tech software, online research,

library materials and other support services.

*The Disney/SBA National Entrepreneur Center is located at the Landmark One Building, 315 East Robinson Street, Suite 100. The center is open Monday through Friday, from 8:30a.m. to 5:00p.m. and is closed on federal holidays. For more information, visit our web site at [www.floridanec.org](http://www.floridanec.org) or call (407) 420-4848.*



### ***A Message from the SBA Region IV Regional Administrator, Nuby Fowler:***

## **Jobs: Key to the Economy**

This has been an exceptional, record breaking year for SBA's lending, technical assistance and procurement programs. Thanks to the great work of a dedicated SBA staff and our many community partners, who make the delivery of SBA programs possible, the agency has out-performed even our most optimistic projections. We are helping more businesses get started, facilitating more expansions, providing more counseling and training, and creating more jobs than ever before.

At the same time, SBA offices across the country are responding to the evolving needs of our small business customers with innovative marketing and outreach strategies. Consequently, we have greatly expanded the use of our programs in traditionally underserved minority communities and women. We have forged new lender relationships that have enabled us to expand the availability of smaller loans through Community Express and SBA's procurement assistance programs have taken on new life with the rollout of regional matchmaking events. A great many positive things have occurred this year at SBA, not the least of which is our renewed focus on job creation and how our programs are helping the economy gain momentum.

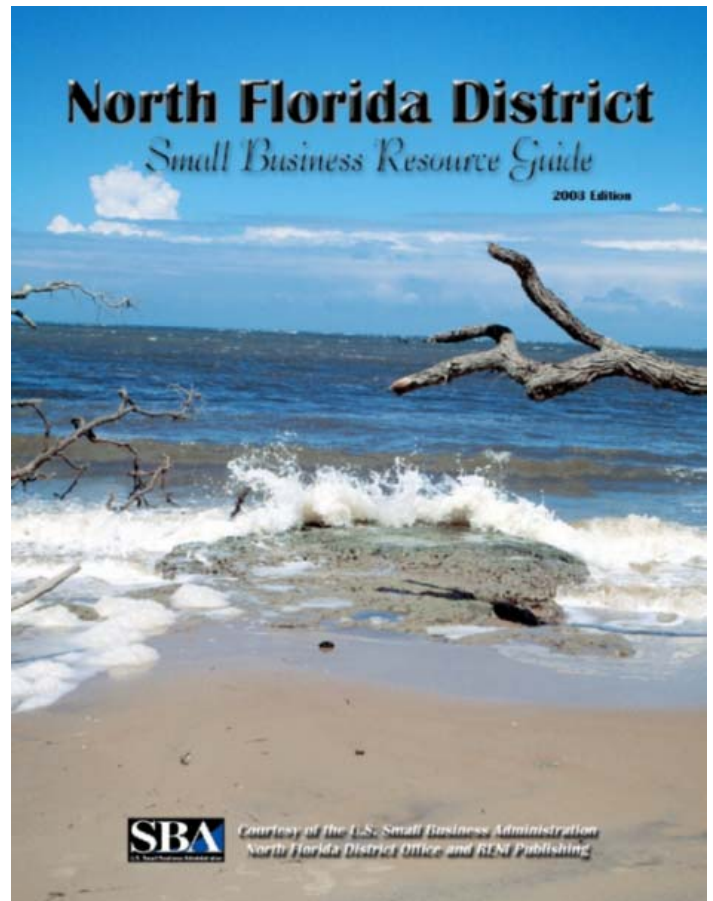
Job creation is at the heart of the President's plan for economic growth and central to SBA's mission to help start and grow small businesses. I am encouraged that we are seeing new job growth and that small business is a primary source for those new jobs. I am also heartened by the President's Six-Point Plan to make health insurance more affordable; reduce the number of burdensome lawsuits that drag down the economy; and make tax reductions for families and businesses permanent. These proposals offer the promise of creating an even better environment for small business, for job creation and economic growth.

Economic expansion may well depend upon SBA's continued success at keeping small businesses on the cutting edge of the economy and offering employment and advancement opportunities to American workers.

## ***SBA's Hall of Fame***



Congratulations to Dr. Paul S. Hsu of Manufacturing Technologies, Inc. of Fort Walton Beach for being inaugurated into the SBA's Golden Anniversary Hall of Fame. Twenty-three businesses, nation-wide, that started small were honored into the SBA's Golden Anniversary Hall of Fame in September in Washington DC. In addition to receiving SBA assistance, Dr. Hsu and the others have demonstrated exemplary leadership in the business community, outstanding innovation, sustained growth, creating jobs and opportunities for others in their community, great diligence to overcome significant hardships to achieve success and outstanding dedication to their community. Congratulations Dr. Hsu!!!!



**The 2004 Edition of the North Florida District Office Small Business Resource Guide will be available in January 2004.** Please contact [lola.kress@sba.gov](mailto:lola.kress@sba.gov) to receive the new edition once it is published!!

*Save the Date*

**December  
10th**

**National Entrepreneur Center**

Landmark One Building

315 East Robinson St.

Orlando, FL 32801

*Space is Limited!*

**Registration Fee: FREE**

*To register contact:*

**Lola Kress**

E: [lola.kress@sba.gov](mailto:lola.kress@sba.gov)

T: (904) 443-1933

F: (202) 481-4188

For additional information, visit  
<http://csrc.nist.gov/securebiz/>

or contact: [securebiz@nist.gov](mailto:securebiz@nist.gov)

*Start your information security  
planning here!*

The NIST Computer Security Division has developed a workshop to **help the small business owner** increase information system security.

Learn how to define information security (IS) for your organization.

Hear examples of common types of threats and understand how to determine the extent to which your organization should proactively address threats.

Learn common Best Practices and procedures to operate more securely.

Hear a basic explanation of current technologies used in reducing IS vulnerabilities and learn of resources freely available to your organization.

For additional information visit:

<http://csrc.nist.gov/securebiz/>

*Sponsored by:*

**NIST**  
**National Institute of  
Standards and Technology**

**SBA**



**Federal Bureau of  
Investigation**

# **8(A) NEWS**

**The North Florida District Office currently services 158 firms in the 8(a) Business Development Program. Of these, 30% are owned by women, 21% by Veterans and 87% by various minorities. These are not mutually exclusive categories. Sixty three percent of these of these firms are located in (3) counties– Orange, Seminole and Duval.**

**The industrial distribution is: manufacturing 15%, research and development 18%, construction 37% and services 80%. Many of the firms work in more than one of these categories.**

## **8(a) Success Story Commercial and Government Clients- A Perfect Mix**

Global-5, Inc. has made a difference in the Public Relations arena. Mary Hamill, President and Founder of Global-5, Inc. specializes in marketing, public relations, multimedia and technology-based training, along with personnel outsourcing to federal agencies. Some of the companies that Global-5, Inc. creates innovative solutions for include: AAA, Acura, American Honda Motor Company, Better Homes and Gardens, the U.S. Army, and many more. Mary Hamill left many years of experience in the broadcast journalism field to begin Global-5, Inc. in 1996. Mary was previously a reporter, a news anchor, and handled many other areas of trade in the broadcast journalism field.

Global-5, Inc. was certified in 2002 as an 8(a) certified business by the U.S. Small Business Administration (SBA). Hamill is also certified as a Small Disadvantaged Business (SDB), a woman owned business and by the State of Florida as a Minority Business Enterprise. These certifications along with Hamill's dedication to her business has grown Global-5, Inc. from a 2 employee business to an 8 employee business within the year, and they are still growing rapidly. Hamill says that being certified as an 8(a) firm "offers Global-5, Inc. something the competitors don't have." The competitive advantage has assisted Hamill in growing her business in a most positive direction.

As part of the SBA's 8(a) program, Hamill became a protégé to her mentor, Jardon and Howard Technologies, Inc. (JHT). Hamill and Global-5, inc. were eager to do more business with the government and JHT has many years experience in working in that area. The team of JHT, Inc. and Global-5, Inc. work very well together. Hamill is thankful everyday to work with such an influential mentor such as JHT, Inc. For more information on the SBA's Mentor/Protégé Program within the 8(a) program, please visit the website, <http://www.sba.gov/8abd/indexmentor.html>.

The 8(a) Business Development pPogram is operated by the SBA. It assists small businesses to grow in many ways, such as assistance to government contracting, technical assistance, and more. The Mentor-Protégé Program is part of the 8(a) program. It partners private sector businesses with businesses new to government contracting. The mentor often provides financial assistance to the protégé, as well as technical and marketing assistance. There are many benefits to both the mentor and the protégé.

Hamill is thankful for the resources that have been provided to her by the SBA. For more information on the SBA's 8(a) Business Development program, please visit, <http://www.sba.gov/businessop/programs/8a.html>.

Hamill has also benefited by participating in the SBA's Orlando Matchmaking event that was held in March, 2003. The Business Matchmaking Program is a partnership between SBA, the U.S. Chamber of Commerce and Hewlett-Packard, Inc. The purpose of the event is to match small businesses with federal, state, and local government agencies and large corporations that have actual contract opportunities for products and services. The events are held around the country and a total of \$1 billion to \$2 billion in potential procurement opportunities have been made available to small businesses through the program. Global-5, Inc. secured 2 contracts from the Orlando matchmaking program, totaling \$5.5 million. For more information on upcoming matchmaking events, please visit <http://www.sba.gov/businessop/findop/matchmaking.html>.

**Mary Hammill of Global-5, Inc. may be contacted at 13501 Ingenuity Dr.; Ste. 300, Orlando, FL 32826, Ph: (407) 581-4487 .**



# SCORE SAYS.....

## **SCORE and Easi Media Partner to Provide Immediate Access to Small Business Resources on the Desktop without Searching through the "Chaos Of The Web".**

SCORE and content provider Easi Media, Inc. announce a new partner alliance agreement to provide a free copy of its electronic Small Business Technical Guide, iEdition, to small business owners and entrepreneurs who receive personal and email counseling from SCORE or attend one of the more than 5,000 local business training workshops SCORE chapters hold each year.

Easi Media's exciting software product iEdition has been developed to shorten the time it takes to research a business venture and provide small business with immediate access to business information, ideas and concepts, hints and tips on running a successful business, opportunities, industry resources, tax and small business regulations, products and services directly from their desktop without having to search through the "chaos of the web". Users receive business-critical information and the analytical tools necessary to take their business to the next level or to achieve a competitive advantage and success in small business. A CD-ROM copy of iEdition can be obtained by visiting your nearest SCORE office or through a link at <http://www.score.org>

SCORE CEO Ken Yancey said, "Easi Media's iEdition software is a great resource for small businesses. We are pleased to be able to offer iEdition's useful tools to our chapters and their clients. The information iEdition makes available can help entrepreneurs in any business."

Under this agreement iEdition is available through a link on the SCORE web site (<http://www.score.org>) in the Small Biz Power Links section of the Business Toolbox. All information is presented in an easy to find format and the software incorporates a powerful search function and electronic update feature that keeps you informed and on track all the time. It is the most comprehensive and used small business technical guide and is available free to small business and organizations that promote entrepreneurship. Call 858-391-1033 or visit Easi Media on the Web at: (<http://www.easimedia.com>)

Easi Media, Inc. CEO Theodore Van Der Merwe said, "We value our partnership and active participation in helping SCORE to further their mission of serving the entrepreneur and small business owner. Through our partnership with SCORE we will provide convenient access to up-to-date small business information which is designed to accelerate progress, save precious time, and help the entrepreneur to make informed decisions."

**Cont'd.....**

The SCORE Association was formed in 1964. SCORE is a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide. For information about starting or operating a small business, call 1-800-634-0245 for the SCORE chapter nearest you. More than 10,500 volunteer members provide individual counseling and business workshops for aspiring entrepreneurs and small business owners. SCORE has assisted more than 6 million Americans with small business counseling. Visit SCORE on the Web (<http://www.score.org>).

## **You're Local SCORE Offices**

### **District Manager**

921 North Nova Road, Suite A  
Holly Hill, FL 32117  
Office 386/255-6889  
Fax: 386/255-0229

### **JACKSONVILLE #86**

7825 Baymeadows Way, 100B  
Jacksonville, FL 32256  
Office: 904/443-1900  
Fax: 904/443-1980  
Email: [counselor@scorejax.org](mailto:counselor@scorejax.org)  
Web: [www.scorejax.org](http://www.scorejax.org)

### **VOLUSIA/FLAGLER #87**

921 North Nova Road, Suite A  
Holly Hill, FL 32117  
Office 386/255-6889  
Fax: 386/255-0229  
Email: [score87@earthlink.net](mailto:score87@earthlink.net)  
Web: [www.score87.org](http://www.score87.org)

### **ORLANDO #138**

National Entrepreneur Center  
Landmark One Building  
315 East Robinson Street, Suite 100  
Orlando, FL 32801  
Office: 407/420-4844  
Fax: 407-420-4845  
Email: [score138@iag.net](mailto:score138@iag.net)  
Web: [www.geocities.com/scoreorlando](http://www.geocities.com/scoreorlando)

### **GAINESVILLE #408**

101 Southeast 2<sup>nd</sup> Place, Ste 104  
Gainesville, FL 32601  
Office: 352/375-8278  
Fax: 352/375-5340 (on call)  
Email: [score@fdt.net](mailto:score@fdt.net)  
Web: [www.score408.org](http://www.score408.org)

### **LAKE SUMTER #414**

9501 US Highway 441  
Leesburgs, FL 34788  
Office: 352/435-5031  
Fax: 352/323-3624  
Email: [score414@lscs.cc.fl.us](mailto:score414@lscs.cc.fl.us)  
Web: [www.score414.com](http://www.score414.com)

### **OCALA #440**

110 E. Silversprings Blvd  
Ocala, FL 34470  
Office: 352/629-5959  
Fax: 352/624-2149  
Email: [scoreocala@earthlink.net](mailto:scoreocala@earthlink.net)  
Web:

### **CITRUS COUNTY #646**

3810 S. Lecanto Highway  
Building P1-101  
Lecanto, FL 34461  
Office: 352/621-0775  
Fax: 413/683-7351  
Email: [score@cfcc.cc.fl.us](mailto:score@cfcc.cc.fl.us)  
Web:

### **BAY COUNTY SCORE #652**

c/o SBDC  
2500 Minnesota Avenue  
Lynn Haven, FL 32444  
Office: 850/271-1108  
Fax: 850/271-1109  
Email: [bayscore@knology.net](mailto:bayscore@knology.net)  
Web: [www.nfci.org/score.htm](http://www.nfci.org/score.htm)

### **PASCO-HERNANDO CO SCORE # 439**

6014 US Highway 19, Suite 302  
New Port Richey, FL 34652  
Office: 727/842-4638  
Fax: 727/841-7266  
Email: [Score439@ij.net](mailto:Score439@ij.net)  
Web: [www.mytownads.com/score439](http://www.mytownads.com/score439)

# Lender News

## **SBA Revamps 504 Loan Program to Improve Delivery, Ease Expansion of CDCs**

The U.S. Small Business Administration is modifying its 504 Certified Development Company Program to encourage creation of new lenders, expansion of the territories they serve, and, ultimately, improve the delivery of the program to small businesses and further spur job creation.

The new rules were published in the Federal Register Oct. 7, and will become effective November 6, 2003. The most significant changes affect the program's lenders, or Certified Development Companies and their organizational structure, as well as steps to form a new CDC or expand the territory of an existing one.

"We believe the new rules will make the 504 Program more responsive to changes in market conditions," said SBA Administrator Hector V. Barreto. "By allowing market-driven forces to determine availability of the program services, small businesses will have greater opportunities to negotiate the best financing packages as well as receive increased service by CDCs."

Some highlights of the changes are:

- More flexible membership requirements for CDCs;
- Greater authority to approve more non-standard projects;
- Expansion of the areas of operation to allow all CDCs statewide coverage; and
- Elimination of rules requiring a minimum number of loans by each lender.

Demand for loans under the 504 Program has not reached the maximum budgetary authority for many years, although the program registered a record \$3.16 billion in loans in the most recently completed fiscal year. The program's authorization maximum for the year, however, was \$4.5 billion. With the new rules, the SBA is taking steps to increase the availability of a program whose flexibility is vital for the small business community.

The 504 Program, originally created in 1986, provides long-term, fixed-rate financing to small businesses at favorable rates for fixed-asset financing as a means to foster economic development and create and preserve jobs in urban and rural areas.

From 1986 to 2002, the 504 Program created or retained more than 1.5 million jobs, averaging approximately \$13,600 of debenture per job.

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*For more information about all of the SBA's programs for small businesses visit the SBA's extensive Web site at <http://www.sba.gov> in English, or [www.sba.gov/espanol](http://www.sba.gov/espanol) and [www.negocios.gov](http://www.negocios.gov) in Spanish or call the North Florida District Office at 904/443-1900.*

**SBA NORTH FLORIDA DISTRICT OFFICE**  
**504 Loan Approvals by Number of Loans Made for FY 2004,**  
**As of October 31, 2003**

<b>Lender</b>	<b>No. of Loans</b>	<b>1st Mtg. \$ Amount</b>	<b>504 \$ Amount</b>	<b>Total</b>
FLORIDA FIRST CAPITAL FINANCE CORP, INC.	3	\$1,407,325	\$1,168,000	\$2,030,150
JACKSONVILLE ECON. DVPMT COMPANY, INC.	2	\$298,125	\$253,000	\$551,125
BUSINESS DEVELOPMENT CORP. OF NE FLORIDA	1	\$280,000	\$233,000	\$513,000
ST. PETERSBURG CERT. DEV. CORP.	1	\$324,000	\$240,000	\$564,000
<b>TOTAL</b>	<b>7</b>	<b>\$2,309,450</b>	<b>\$1,894,000</b>	<b>\$3,658,275</b>

**FY 2004 LOAN GOALS**  
**PERCENT OF GOAL ACHIEVED FOR NORTH FLORIDA**  
**through October 31, 2003**

<b>LOAN GOAL CATEGORY</b>	<b>FY 04 GOAL</b>	<b>FY 2004 ACTUAL</b>	
		<b>#</b>	<b>%</b>
<b>7(a)</b>	<b>1,520</b>	<b>120</b>	<b>8%</b>
<b>504</b>	<b>114</b>	<b>7</b>	<b>6%</b>
<b>MICROLOANS</b>	<b>38</b>	<b>0</b>	<b>0</b>
<b>VETERAN</b>	<b>149</b>	<b>15</b>	<b>10%</b>
<b>INTERNATIONAL TRADE</b>	<b>19</b>	<b>1</b>	<b>5%</b>



**SMALL BUSINESS ADMINISTRATION  
NORTH FLORIDA DISTRICT OFFICE  
7(a) Lenders by Number of Loans Made for FY 2004  
As of October 31, 2003**

Lender Name	Number of Loans	Dollar Amount
BANK OF AMERICA, NATIONAL ASSOCIATION	39	\$1,213,900.00
CAPITAL ONE, FEDERAL SAVINGS BANK	18	\$1,135,000.00
CIT SMALL BUSINESS LENDING CORPORATION	9	\$5,776,000.00
INNOVATIVE BANK	8	\$55,000.00
BANCO POPULAR NORTH AMERICA	6	\$674,000.00
BUSINESS LOAN CENTER, LLC	5	\$3,288,000.00
FIRST COAST COMMUNITY BANK	4	\$2,222,000.00
CENTERBANK OF JACKSONVILLE, N.A.	4	\$508,500.00
BANK OF PENSACOLA	3	\$770,000.00
GOLETA NATIONAL BANK	3	\$1,312,000.00
COMERICA BANK	3	\$2,295,000.00
WHITNEY NATIONAL BANK	3	\$194,000.00
FIRST FEDERAL BANK OF NORTH FLORIDA	2	\$667,000.00
LIBERTY NATIONAL BANK	2	\$560,000.00
FIRST FLORIDA BANK	1	\$150,000.00
AMERICAN EXPRESS CENTURION BANK	1	\$25,000.00
FIRST-CITIZENS BANK & TRUST COMPANY	1	\$143,840.00
CNB NATIONAL BANK	1	\$80,000.00
FLORIDA CHOICE BANK	1	\$1,300,000.00
INDEPENDENCE BANK	1	\$150,000.00
CALIFORNIA BANK & TRUST	1	\$150,000.00
MILLENNIUM BANK	1	\$140,000.00
SOUTHTRUST BANK	1	\$35,000.00
THE FIRST NATIONAL BANK OF FLORIDA	1	\$580,000.00
COMPASS BANK	1	\$100,000.00
<b>TOTAL:</b>	<b>120</b>	<b>\$23,524,240</b>